



Order Filed on March 06, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS CITRON, LLC**

130 Clinton Road, Suite 202  
Fairfield, New Jersey 07004  
Telephone Number: 973-575-0707  
Attorneys for Secured Creditor

Laura Eggerman, Esq. (LE-8250)

In Re:

**Danielle Alston,**

**Debtor.**

Case No.: 18-28402-RG

Chapter: 13

Hearing Date: March 6, 2019

Judge: Rosemary Gambardella

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

DATED: March 06, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Secured Creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAMP TRUST 2007-FM1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-FM1

Secured Creditor's Counsel: RAS CITRON, LLC

Debtors' Counsel: Sharon Henderson, Esquire.

Property Involved ("Collateral"): 19 Essex St., East Orange, New Jersey 07017

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 04 months from 11/1/2018 through 2/1/2019.
- The Debtor is overdue for 04 payments from 11/1/2018 through 2/1/2019 at \$1,256.97 per month.

Funds Held In Suspense \$643.03.

Total Arrearages Due \$4,384.85.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on 03/01/2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,249.27.
- Beginning on 02/28/2019, monthly cure payments shall be made in the amount of \$730.80 for 05 months. A 6<sup>th</sup> and final payment shall be made in the amount of \$730.85 on or before 07/15/2019.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Ocwen Loan Servicing, LLC  
ATTN: Cashiering Department  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

■ Monthly cure payment: Ocwen Loan Servicing, LLC  
ATTN: Cashiering Department  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

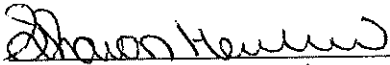
The fees and costs are payable:

- Through the Chapter 13 plan.

☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Sharon Henderson, Esquire.

Attorney for Debtor

Date: 2/25/19

/s/ Laura Eggerman

Laura Eggerman, Esquire.

Attorney for Secured Creditor

Date: 02/25/2019